

Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	–
App Income	\$5,416.67
Co-App Income	–
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$21,550.00
Total Dealer Fee	\$290.00
Buy Rate	11.00 %
Max Participation	2 %
Approved Structure	–
Sales Price	\$29,000.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$10,000.00
Trade	\$500.00
Rebate	\$0.00
Approved Front End	\$18,500.00
Approved FE %	59.68 %
TT&L	\$3,050.00
Warranty	\$0.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$21,550.00
Approved LTV %	69.52
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	05/30/2020 3:59 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	06/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,000.00

Stipulations

1. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
2. POI not required based on current deal structure. Requirement may change if deal structure changes
3. Must receive contract and have stips complete by 06/29/2020 or app will expire.

Additional Information

–

Comments

Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	—
App Income	\$5,416.67
Co-App Income	—
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$27,550.00
Total Dealer Fee	\$290.00
Buy Rate	11.19 %
Max Participation	2 %
Approved Structure	—
Sales Price	\$35,000.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$10,000.00
Trade	\$500.00
Rebate	\$0.00
Approved Front End	\$24,500.00
Approved FE %	79.03 %
TT&L	\$3,050.00
Warranty	\$0.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$27,550.00
Approved LTV %	88.87
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	05/30/2020 3:59 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	06/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,000.00

Stipulations

1. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
2. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
3. Must receive contract and have stips complete by 06/29/2020 or app will expire.

Additional Information

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Comments

Chase

Declined

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant	—

Financing Information

Requested Product	Retail
Program	—
Amount Requested (incl TT&L)	\$26,050.00
Term	72 mos
Acquisition Fee	\$0.00
Buy Rate	—
Tier Level	—
LTV Ratio	86.90

Reference

Name	CHASE
Phone Number	(800) 869-7720
Fax	(800) 958-1099
Lender Cust. Service Number	(800) 869-7720
APS #	201511812020

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5 SERIES
Trim	SEDAN 4D 530XI AWD
VIN #	WBAJA7C38HG904646
Mileage	24,580

Reasons

1. UTILIZATION OF REVOLVING CREDIT ACCOUNT(S)
2. AUTO/INSTALLMENT BALANCE(S) RELATIVE TO TOTAL ORIGINAL LOAN AMOUNT(S)
3. RATIO OF BALANCES TO LIMITS ON BANKCARDS OR REVOLVING ACCOUNTS TOO HIGH
4. LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED.

Stipulations

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Additional Information

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Comments

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U.S. Bank

Declined

Applicant(s)

Applicant Name	Farah Jean Francois
Co-Applicant	-

Financing Information

Requested Product	Retail
Amount Requested (incl TT&L)	\$26,050.00
Term	72 mos
Buy Rate	5.51 %
Tier Level	S
FICO Score	565
LTV Ratio	83.16

Reference

Name	Decision, System
Phone Number	(866) 206-1878
Fax	-
Lender Cust Service Number	-
APS#	28317893

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5 Series
Trim	Sedan 4D 530xi AWD
VIN #	WBAJA7C38HG904646
Mileage	24,580

Reasons

1. Insufficient Credit File
2. Inadequate Trade Lines
3. Delinquent Credit Obligations
4. An Unusual Number of Recently Established Credit Relationships

Stipulations

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Additional Information

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Comments

5/30/2020 5:12p.m. Analyst
Auto Declined

BB&T Dealer Finance

Declined

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	—

Financing Information

Requested Product	Retail
Amount Requested (incl TT&L)	\$26,050.00
Term	72 mos
Max Customer Rate	12.30 %
Buy Rate	10.30 %
Risk Grade	D1
Fico Score	—
LTV Ratio	—

Reference

Name	SPARTAN AUTO GROUP LLC D/B/A VICTORY MITSUBISHI
Phone Number	(609) 495-0743
Fax	—
Lender Cust. Service Number	—
APS#	8424482

Vehicle

N/U/D	USED
Y/M/M	2017/BMW/5 SERIES
Trim	SEDAN 4D 530XI AWD
VIN #	WBAJA7C38HG904646
Mileage	24,580

Reasons

1. PROPORTION OF BALS TO CRED LIMS TOO HIGH ON BANK REV/OTHER REV ACCTS
2. LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
3. PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
4. TOO MANY INQUIRIES LAST 12 MONTHS

Stipulations

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Additional Information

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Comments

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Ally

Declined

Applicant(s)

Applicant Name	Farah Jean Francois
Co-Applicant	-

Financing Information

Requested Product	Retail
Channel	-
Term	72 mos
Acquisition Fee	\$395.00
Amount Requested	\$26,050.00
Cash Selling Price	\$33,000.00
Tier Level	B

Reference

Name	Parsons, Wanda
Fax	(877) 623-9125
Phone Number	(972) 537-2920
Lend Cust. Service Number	-
Application Number	[REDACTED]
Decision Date/Time	â€“

Vehicle

New/Used	USED
Year/Make/Model	2017/BMW/5 SERIES
Trim	530I XDRIVE SEDAN
AWV / Inv	\$31,325.00

Reasons

1. SageStream score based on your credit report - Applicant

Stipulations

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Additional Information

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Comments

5/30/2020 5:12p.m. Analyst

System declined - alternative structures may be available - contact your underwriter.

Capital One Auto Finance

Conditionally Approved

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant	–
App Income	\$5,416.67
Co-App Income	–
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Countered	\$25,550.00
Total Dealer Fee	\$290.00
Buy Rate	11.23 %
Max Participation	2 %
Approved Structure	–
Sales Price	\$33,000.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$10,000.00
Trade	\$500.00
Rebate	\$0.00
Approved Front End	\$22,500.00
Approved FE %	72.58 %
TT&L	\$3,050.00
Warranty	\$0.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$25,550.00
Approved LTV %	82.42
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	05/30/2020 5:13 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	06/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,000.00

Stipulations

1. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
2. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
3. Must receive contract and have stips complete by 06/29/2020 or app will expire.

Additional Information

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Comments

Capital One Auto Finance

Conditionally Approved

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant	—
App Income	\$5,416.67
Co-App Income	—
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Countered	\$26,550.00
Total Dealer Fee	\$290.00
Buy Rate	11.44 %
Max Participation	2 %
Approved Structure	—
Sales Price	\$32,500.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$23,500.00
Approved FE %	74.13 %
TT&L	\$3,050.00
Warranty	\$0.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$26,550.00
Approved LTV %	83.75
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	05/30/2020 5:14 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	06/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,700.00

Stipulations

1. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
2. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
3. Must receive contract and have stips complete by 06/29/2020 or app will expire.

Additional Information

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Comments

Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	–
App Income	\$5,416.67
Co-App Income	–
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$30,941.00
Total Dealer Fee	\$290.00
Buy Rate	11.72 %
Max Participation	2 %
Approved Structure	–
Sales Price	\$34,595.00
Doc Fee	\$75.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$25,670.00
Approved FE %	80.22 %
TT&L	\$3,514.00
Warranty	\$1,757.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$30,941.00
Approved LTV %	96.69
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	05/30/2020 5:48 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	06/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$32,000.00

Stipulations

1. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
2. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
3. Must receive contract and have stips complete by 06/29/2020 or app will expire.

Additional Information

–

Comments

Chase

Declined

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant	—

Financing Information

Requested Product	Retail
Program	—
Amount Requested (incl TT&L)	\$26,550.00
Term	72 mos
Acquisition Fee	\$0.00
Buy Rate	—
Tier Level	—
LTV Ratio	89.80

Reference

Name	CHASE
Phone Number	(800) 869-7720
Fax	(800) 958-1099
Lender Cust. Service Number	(800) 869-7720
APS #	201811130460

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5 SERIES
Trim	SEDAN 4D 530XI AWD
VIN #	WBAJA7C38HG904646
Mileage	24,580

Reasons

1. UTILIZATION OF REVOLVING CREDIT ACCOUNT(S)
2. AUTO/INSTALLMENT BALANCE(S) RELATIVE TO TOTAL ORIGINAL LOAN AMOUNT(S)
3. NUMBER OF BANK AND/OR NATL REVOLVING CREDIT ACCTS WITH HIGH UTILIZATION
4. RATIO OF BALANCES TO LIMITS ON BANKCARDS OR REVOLVING ACCOUNTS TOO HIGH

Stipulations

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Additional Information

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Comments

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NMAC/IFS

Declined

Applicant(s)

Applicant Name	Farah Jean Francois
Co-Applicant Name	-

Financing Information

Requested Product	Retail
Term	72 mos

Reference

Reference Number	[REDACTED]
Decision Date	06/29/2020 10:30 a.m.
Name	Analyst, NMAC
Phone Number	(800) 950-6622
Fax	-
Lender Cust. Service Number	(800) 950-6622

Vehicle

N/U/D	USED
Y/M/M	2017/BMW/5 Series
Trim	Sedan 4D 530xi AWD
VIN #	WBAJA7C38HG904646

Reasons

1. Ratio Of Balance To Limit On Bank Revolving Accounts Too High
2. Length Of Time Accounts Have Been Established
3. Time Since Delinquency Is Too Recent Or Unknown
4. Proportion Of Loan Balances To Loan Amounts Is Too High

Stipulations

-

Additional Information

-

Comments

6/29/2020 11:30a.m. Analyst

For direct access to your assigned credit team, please call 855-273-3335.

U.S. Bank

Declined

Applicant(s)

Applicant Name	Farah Jean Francois
Co-Applicant	-

Financing Information

Requested Product	Retail
Amount Requested (incl TT&L)	\$26,550.00
Term	72 mos
Buy Rate	5.36 %
Tier Level	S
FICO Score	567
LTV Ratio	83.75

Reference

Name	Decision, System
Phone Number	(866) 206-1878
Fax	-
Lender Cust Service Number	-
APS#	28506763

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5 Series
Trim	Sedan 4D 530xi AWD
VIN #	WBAJA7C38HG904646
Mileage	24,580

Reasons

1. Insufficient Credit File
2. Excessive Inquiries
3. Delinquent Credit Obligations
4. An Unusual Number of Recently Established Credit Relationships

Stipulations

-

Additional Information

-

Comments

6/29/2020 10:31a.m. Analyst
Auto Declined

Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	–
App Income	\$5,416.67
Co-App Income	–
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$26,550.00
Total Dealer Fee	\$290.00
Buy Rate	11.66 %
Max Participation	2 %
Approved Structure	–
Sales Price	\$32,500.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$23,500.00
Approved FE %	74.13 %
TT&L	\$3,050.00
Warranty	\$0.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$26,550.00
Approved LTV %	83.75
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	06/29/2020 10:31 a.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,700.00

Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

Additional Information

–

Comments

BB&T Dealer Finance

Declined

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	-

Financing Information

Requested Product	Retail
Amount Requested (incl TT&L)	\$26,550.00
Term	72 mos
Max Customer Rate	12.30 %
Buy Rate	10.30 %
Risk Grade	D1
Fico Score	-
LTV Ratio	-

Reference

Name	SPARTAN AUTO GROUP LLC D/B/A VICTORY MITSUBISHI
Phone Number	(609) 495-0743
Fax	-
Lender Cust. Service Number	-
APS#	8527267

Vehicle

N/U/D	USED
Y/M/M	2017/BMW/5 SERIES
Trim	SEDAN 4D 530XI AWD
VIN #	WBAJA7C38HG904646
Mileage	24,580

Reasons

1. PROPORTION OF BALS TO CRED LIMS TOO HIGH ON BANK REV/OTHER REV ACCTS
2. LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
3. PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
4. TOO MANY INQUIRIES LAST 12 MONTHS

Stipulations

-

Additional Information

-

Comments

-

Capital One Auto Finance

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Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	–
App Income	\$5,416.67
Co-App Income	–
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$31,657.00
Total Dealer Fee	\$290.00
Buy Rate	12.15 %
Max Participation	2 %
Approved Structure	–
Sales Price	\$33,995.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$24,995.00
Approved FE %	78.85 %
TT&L	\$3,662.00
Warranty	\$3,000.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$31,657.00
Approved LTV %	99.86
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	06/29/2020 10:33 a.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,700.00

Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stip complete by 07/29/2020 or app will expire.
4. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year

Additional Information

Comments

Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	–
App Income	\$5,416.67
Co-App Income	–
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$30,562.00
Total Dealer Fee	\$290.00
Buy Rate	11.76 %
Max Participation	2 %
Approved Structure	–
Sales Price	\$33,000.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$24,000.00
Approved FE %	75.71 %
TT&L	\$3,562.00
Warranty	\$3,000.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$30,562.00
Approved LTV %	96.41
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	06/29/2020 10:34 a.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,700.00

Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

Additional Information

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Comments

Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	–
App Income	\$5,416.67
Co-App Income	–
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$30,462.00
Total Dealer Fee	\$290.00
Buy Rate	11.76 %
Max Participation	2 %
Approved Structure	–
Sales Price	\$32,900.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$23,900.00
Approved FE %	75.39 %
TT&L	\$3,562.00
Warranty	\$3,000.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$30,462.00
Approved LTV %	96.09
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	06/29/2020 10:42 a.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,700.00

Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

Additional Information

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Comments

Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	–
App Income	\$5,416.67
Co-App Income	–
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$30,537.00
Total Dealer Fee	\$290.00
Buy Rate	11.76 %
Max Participation	2 %
Approved Structure	–
Sales Price	\$32,900.00
Doc Fee	\$75.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$23,975.00
Approved FE %	75.63 %
TT&L	\$3,562.00
Warranty	\$3,000.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$30,537.00
Approved LTV %	96.33
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	06/29/2020 1:45 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,700.00

Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
4. Must receive contract and have stips complete by 07/29/2020 or app will expire.

Additional Information

Comments

Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	–
App Income	\$5,416.67
Co-App Income	–
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$30,537.00
Total Dealer Fee	\$290.00
Buy Rate	11.76 %
Max Participation	2 %
Approved Structure	–
Sales Price	\$32,900.00
Doc Fee	\$75.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$23,975.00
Approved FE %	76.35 %
TT&L	\$3,562.00
Warranty	\$3,000.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$30,537.00
Approved LTV %	97.25
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	06/29/2020 3:03 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,400.00

Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
4. Must receive contract and have stips complete by 07/29/2020 or app will expire.

Additional Information

Comments

Capital One Auto Finance

Approved(Pending Structure)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	—
App Income	\$5,416.67
Co-App Income	—
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7 -EX
Term	72 mos
Amount Requested	\$28,962.00
Total Dealer Fee	—
Buy Rate	—
Max Participation	—
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	06/29/2020 3:06 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2016/HONDA/CIVIC
Trim	4dr CVT EX Sdn
VIN #	2HGFC2F71GH561817
Mileage	21,593

Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
4. Must receive contract and have stips complete by 07/19/2020 or app will expire.

Additional Information

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Comments

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Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	—
App Income	\$5,416.67
Co-App Income	—
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$28,962.00
Total Dealer Fee	\$290.00
Buy Rate	11.59 %
Max Participation	2 %
Approved Structure	—
Sales Price	\$31,500.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$22,500.00
Approved FE %	71.66 %
TT&L	\$3,462.00
Warranty	\$3,000.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$28,962.00
Approved LTV %	92.24
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	06/29/2020 3:07 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,400.00

Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

Additional Information

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Comments

Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	–
App Income	\$5,416.67
Co-App Income	–
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$29,457.00
Total Dealer Fee	\$290.00
Buy Rate	11.66 %
Max Participation	2 %
Approved Structure	–
Sales Price	\$31,995.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$22,995.00
Approved FE %	73.23 %
TT&L	\$3,462.00
Warranty	\$3,000.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$29,457.00
Approved LTV %	93.81
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	06/29/2020 3:10 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,400.00

Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

Additional Information

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Comments

Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	—
App Income	\$5,416.67
Co-App Income	—
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$30,072.00
Total Dealer Fee	\$290.00
Buy Rate	11.70 %
Max Participation	2 %
Approved Structure	—
Sales Price	\$32,500.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$23,500.00
Approved FE %	74.84 %
TT&L	\$3,572.00
Warranty	\$3,000.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$30,072.00
Approved LTV %	95.77
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	06/29/2020 3:09 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,400.00

Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year

Additional Information

Comments

Capital One Auto Finance

Approved(As Submitted)

Applicant(s)

Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	–
App Income	\$5,416.67
Co-App Income	–
Total Income	\$5,416.67

Financing Information

Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$29,532.00
Total Dealer Fee	\$290.00
Buy Rate	11.66 %
Max Participation	2 %
Approved Structure	–
Sales Price	\$31,995.00
Doc Fee	\$75.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$23,070.00
Approved FE %	73.47 %
TT&L	\$3,462.00
Warranty	\$3,000.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$29,532.00
Approved LTV %	94.05
Reference Link	Click here to update directly in Dealer Navigator

Reference

APP ID	[REDACTED]
Approval Date	06/29/2020 3:31 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 7:00 p.m.

Vehicle

New/Used	USED
Y/M/M	2017/BMW/5-SERIES
Trim	530i xDrive Sedan
VIN #	WBAJA7C38HG904646
Mileage	24,500
Book / Invoice	\$31,400.00

Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

Additional Information

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Comments